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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/509,373 Confirmation No. : 3982
First Named Inventor : Roy ADAR
Filed : October 24, 2005
TC/A.U. : 3629
Examiner : (To Be Assigned)
Docket No. : 101374.55471US
Customer No. : 23911
Title : Apparatus, System and Method for Dispute Resolution,
Regulation Compliance and Quality Management in
Financial Institutions

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §§ 1.97 AND 1.98**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure under 37 C.F.R. § 1.56, the attached Form PTO-1449 lists documents which the Examiner may deem relevant to patentability of the claims of the above-identified application.

I. Time Period of Submission

This Information Disclosure Statement is submitted:

☒ 1) no later than three months from the application's filing date or 2) before the mailing date of the first Office Action on the merits (whichever is later) or 3) before a first Office Action after the filing of a Request for Continued Examination, and therefore no statement under 37 C.F.R. § 1.97(e) or fee under 37 C.F.R. § 1.17(p) is required.

☐ 2) after the later of three months from the application's filing date and the mailing date of the first Office Action on the merits, but before a Final Office Action, a Notice of Allowance, or an action closing prosecution (*Ex parte Quayle*), (whichever is earlier), and therefore Applicant is filing concurrently herewith:

☐ a Statement under 37 C.F.R. § 1.97(e); or

☐ a fee in the amount of \$180.00 under 37 C.F.R. § 1.17(p).

☐ 3) after either a Final Office Action or a Notice of Allowance, but before payment of the Issue Fee, and therefore Applicant is submitting herewith:

a Statement under 37 C.F.R. § 1.97(e); and

a fee in the amount of \$180.00 under 37 C.F.R. § 1.17(p).

II. Statement Under 37 C.F.R. § 1.97(e)

☐ I hereby state that each item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement; or

☐ I hereby state that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to my knowledge after making a reasonable inquiry, no item of information contained in this Information Disclosure Statement was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement; or

III. Statement under 37 C.F.R. § 1.704(d)

☐ I hereby state that each item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart application and that this communication was not received by any individual designated in 37 C.F.R. § 1.56(c) more than thirty days prior to the filing of this Information Disclosure Statement.

IV. Submission of Non-English Language Documents

☐ The following is a concise explanation of relevance of the non-English language documents listed in the attached Form PTO-1449:

☐ The relevance of document(s) _____ to the subject matter of the present invention is/are provided in the specification of the above-identified application.

☐ Corresponding foreign or international report(s) citing document(s) _____, together with an English-language version(s) (if not already in English) of that portion of the report(s) indicating the degree of relevance found by the foreign office(s) is/are submitted.

☐ English language family member publication(s) of document(s) _____ is/are noted on Form PTO-1449.

☐ English language abstract(s) is/are submitted for document(s) _____.

☐ English translation(s) of the foreign language document(s) _____ is/are submitted herewith.

☐ Applicant submits the following explanations: _____.

V. Continuations/Divisionals

☐ Documents _____ were of record in parent application Serial No. _____, filed _____, from which this application claims benefit. As provided in 37 C.F.R. §1.98(d), copies of the documents are not being provided since they were previously submitted to or cited by the United States Patent and Trademark Office in the afore-mentioned parent application.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicant does not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application.

If necessary, this paper should be considered as an authorization to charge Deposit Account 05-1323, Attorney Docket No.: 101374.55471US, for the fee set forth in 37 C.F.R. § 1.17(p).

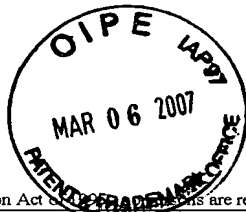
Respectfully submitted,

March 6, 2007



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PTO/SB/08a (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

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<p>Substitute for form 1449A/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p>(use as many sheets as necessary)</p>				Complete if Known	
				Application Number	10/509,373
				Filing Date	9 April 2003
				First Named Inventor	ADAR, Roy et al.
				Art Unit	
				Examiner Name	
Sheet	1	of	2	Attorney Docket Number	101374.55471

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	1	US-7,076,427	7-11-2006	SCARANO et al	
	2	US-6,081,606	6-27-2000	HANSEN ET AL	
	3	US-2002/005898	1-17-2002	KAWADA RYOICHI ET AL	
	4	US-US 2003/0033145	2-13-2003	PETRUSHIN	
	5	US-US 2004/0249650	12-9-2004	FREEDMAN ET AL	
	6	US-2004/0098295	5-20-2004	SARLAY et al	
	7	US-2003/0163360	8-28-2003	GALVIN	
	8	US-2004/0141508	7-22-2004	SCHOENEBERGER et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Documents	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
	9	WO 02/37856	5-10-2002	DYNAPEL SYSTEMS, INC		
	10	WO 04 091250	21-10-2004	LAIHO, Keijo et al		
	11	EP 1 484 892	8-12-2004	Nortel Networks		
	12	DE10358333	14-7-2005	Siemens AG		

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	13	article SERTAINTY - Automated Quality Monitoring - SER Solutions, Inc. - 21680 Ridgetop Circle Dulles, VA - WWW.ser.com	
	14	article SERTAINTY - Agent Performance Optimization - 2005 SE Solutions, Inc	
	15	Lawrence P. Mark SER - White Paper - Sertainty Quality Assurance - 2003 -2005 SER Solutions Inc.	
	16	Douglas A. Reynolds Robust Text Independent Speaker Identification Using Gaussian Mixture Speaker Models - IEEE Transactions on Speech and Audio Processing, Vol 3, No 1, January 1995	
	17	Chaudhari, Navratil, Ramaswamy, and Maes Very Large Population Text-Independent Speaker Identification Using Transformation Enhanced Multi-Grained Models - Upendra V. Chaudhari, Jiri Navratil, Ganesh N. Ramaswamy, and Stephane H. Maes - IBM T.j. Watson Research Centre - October 2000	
	18	Douglas A. Reynolds, Thomas F. Quatieri, Robert B. Dunn Speaker Verification Using Adapted Gaussian Mixture Models - 01-Oct-2000	
	19	Yaniv Zigel and Moshe Wasserblat - How to deal with multiple-targets in speaker identification systems?	
	20	A tutorial on text-independent speaker verification - Frederic Bimbot, Jean Bonastre, Corinn Fredouille, Guillaume Gravier, Ivan Chagnollet, Sylvian Meigner, Teva Merlin, Javier Ortega Garcia, Dijana Deacretaz, Douglas Reynolds - 8 August 2003	
	21	Yeshwant K. Muthusamy et al - Reviewing Automatic Language Identification IEEE Signal Processing Magazine 33-41	
	22	Marc A. Zissman - Comparison of Four Approaches to Automatic Language	

		Identification of Telephone Speech IEEE Transactions on Speech and Audio Processing, Vol. 4, 31-44	
	23	Towards an Automatic Classification Of Emotions In Speech – N. Amir. S. Ron	
Signature			Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹. Applicant's unique citation designation number (optional). ². Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. this collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

